

APPLICATION FORM

Phone 1300 166 639 if you need help with this form



Once you have completed the form, please fax it along with any supporting documents to 02 9764 4111

Please complete as much of the form as possible. Not all fields are required for all applications, but the more information you give us, the easier it will be for us to approve a loan for you. If you have any questions, you can always call us on 1300 166 639.

PLEASE USE BLOCK CAPITALS

	Applicant 1	Applicant 2
Are you at least 18 years old? _____	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you an Australian Resident? _____	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

ABOUT YOUR LOAN REQUIREMENTS (if a joint application complete as one)

Amount you need in hand \$ Preferred loan period

Do you have something you can use as security?
Car/Property/No Security

Purpose of the loan?
(what are you using the money for?)

How do you plan to repay?
(wages, investments, asset sale etc)

Are you able to provide documents to support
your ability to repay? (payslips, tax returns etc?)

PERSONAL DETAILS (TELL US ABOUT YOURSELF) APPLICANT 1

Surname First Names

Date of Birth Drivers License # / Passport # Expiry Date

Mothers Maiden Name?

Home Address

Suburb State Postcode

Length of time at this address (years/months)

Are you: Buying Renting Boarding Owner Other

Do you have additional investment property? Yes No

If renting, give details of you landlord or property agent.

Previous residential address (if less than 2 years)

Street Address

Suburb State Postcode

Length of time at this address

Phone No (Home) Phone No (Work)

Mobile No

E-mail address

PERSONAL DETAILS (TELL US ABOUT YOURSELF) APPLICANT 2

Surname First Names

Date of Birth Drivers License # / Passport # Expiry Date

Mothers Maiden Name?

Home Address

Suburb State Postcode

Length of time at this address (years/months)

Are you: Buying Renting Boarding Owner Other

Do you have additional investment property? Yes No

If renting, give details of you landlord or property agent.

Previous residential address (if less than 2 years)

Street Address

Suburb State Postcode

Length of time at this address

Phone No (Home) Phone No (Work)

Mobile No

E-mail address

PERSONAL DETAILS (CONTINUED) APPLICANT 1

Name and address of nearest relative, not living with you.

Relationship

Street Address

Suburb State Postcode

Contact number

Where did you hear about us?

PERSONAL DETAILS (CONTINUED) APPLICANT 2

Name and address of nearest relative, not living with you.

Relationship

Street Address

Suburb State Postcode

Contact number

Where did you hear about us?

EMPLOYMENT DETAILS APPLICANT 1

How long have you been in your current job / business

Nature of employment: Self employed Employed

Other (please specify)

If current employment less than 2 years how long were you in your previous job?

Business/Company name

Do you have your last 2 group certificates / tax returns? Yes No

ABN Number

If employed, employers Phone No.

EMPLOYMENT DETAILS APPLICANT 2

How long have you been in your current job / business

Nature of employment: Self employed Employed

Other (please specify)

If current employment less than 2 years, how long were you in your previous job?

Business/Company name

Do you have your last 2 group certificates / tax returns? Yes No

ABN Number

If employed, employers Phone No.

PROPOSED SECURITY DETAILS

Type of asset: Property Vehicle No asset

If a property: Street Address

Suburb State Postcode

Lot Folio ID (from the Rates Notice)

Estimated Current Market Value Minus Outstanding Mortgage Loan Net Equity =

Current Primary Lender / Mortgagee

Contact Officer (if known) Contact Number (if known)

If Vehicle(s): Make (i.e. Holden, Ford etc.) Model (i.e. Commodore, Falcon etc.)

Year of manufacture Kms Estimated Market Value

Existing Loan on the Vehicle Yes No

LIST OF ASSETS AND LIABILITIES - BOTH APPLICANTS

PROPERTY ADDRESS	VALUE	MINUS OUTSTANDING MORTGAGE LOAN	NET EQUITY
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
CAR 1	\$	\$	\$
CAR 2	\$	\$	\$
OTHER			
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

INCOME AND EXPENSES - BOTH APPLICANTS

INCOME (net income monthly)	APPLICANT 1	APPLICANT 2
Salaries / wages	\$	\$
Investments	\$	\$
Rental income	\$	\$
Other	\$	\$
Total	\$	\$
OUTGOINGS (gross outgoings monthly)		
Mortgage payments	\$	\$
Rent	\$	\$
Personal loan	\$	\$
Other loans	\$	\$
Total	\$	\$

CREDITORS

LENDER / ACCOUNT NUMBER	CREDIT BALANCE	MINIMUM MONTHLY PAYMENT	PAY OUT THIS LOAN WITH THIS FACILITY?
	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>
	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>

PRIVACY ACT STATEMENT

Authority for an agent to obtain an Individuals credit information file held by credit reporting agency (Privacy Act 1988)

I/We acknowledge that under the Privacy Act, Commerce Credit Pty Limited ABN 12 100 682 808 and Element Home Loans ABN 47 115 651 771 ("CC/EHL"), can collect and disclose my/our personal information for the purposes agreed to in this Acknowledgement and Authority. The information will only be disclosed as agreed, except where permitted or required by law. I/We have a right to access the personal information held by CC/EHL by contacting the Privacy Officer at B28 Sydney Markets Plaza, Flemington NSW 2129 or by calling 02 97646711.

I/We specifically acknowledge and agree that CC/EHL may exchange personal information about my/our credit application with a credit reporting agency, any other credit provider named in a credit report and to my/our guarantor, or potential guarantor. The information given to a credit reporting agency about my/our application for credit as individuals may include:

- identity particulars;
- the fact I/we have applied for credit and the amount;
- the fact CC/EHL is a current provider to me/us;
- payments which become overdue more than 60 days, and for which collection action has been commenced;
- advice that payments are no longer overdue;
- cheques drawn by me/us which have been dishonoured more than once or returned "refer to drawer";
- in specified circumstances, that in CC/EHL's opinion, I/we have committed a serious credit infringement;
- that credit provided to me/us by CC/EHL has been paid or otherwise discharged.

I/We understand and agree this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We also agree that CC/EHL may also:

- obtain confirmation of my/our income, employment and/or residential information;
- exchange my/our personal information with any of its related bodies corporate, employees, agents and contractors;
- disclose personal information to organisations that provide it with services, such as systems consultants, trust managers, document custodians, collections agencies and advisers, so they can perform those services;
- disclose personal information to anyone who purchases, or considers purchasing, any rights under the loan contract and any ratings agencies or other participants in such arrangements, for those purposes.

I/We understand and agree that CC/EHL or the organisations described above, may use the information for the following purposes to:

- assess my/our credit application for personal or commercial credit, or to be a guarantor and/or to assess a credit application of a company where I/we hold a director's position;
- make future offers to me/us/the company about goods and services, unless I/we withdraw, or refuse, permission;
- manage my/our/the company's account;
- assist me/us/the company to manage debts or to collect any amounts I/we owe on personal or commercial credit or that the company owes.

I/we authorise the lender to act as my/our agents in seeking access to my/our consumer credit information file held by a credit reporting agency. This authority only applies to enquiries made by the lender in connection with an application, or proposed application, by me/us for credit.

Declaration; I/we state that the information contained in the loan application is true and correct.

Applicant 1:

Signature: _____ Print Name: _____ Date: _____

Applicant 2:

Signature: _____ Print Name: _____ Date: _____

**OFFICE
USE**

Master introducer name

Number

Fax